
THE JOYS OF TRAVEL


HERMENSE
PILS

We believe it was a British Foreign Secretary who once said that he looked forward to the time when the ordinary citizen could walk into a railway station, buy a ticket to anywhere he pleased and set right off on his travels. We share the hope but, alas, recent events make this Utopian vision yet another mirage.

Once again the traveller finds himself faced with many additional restrictions, and the ordinary citizen might reasonably be forgiven for thinking foreign travel is not worth all the bother and that he might just as well holiday at home.

Things aren't as bad as they seem. Regulations lose a good deal of their bite when they're understood — as we understand them at the Midland Bank. We have always been ready to share our knowledge, so it follows that anyone planning a journey overseas could do much worse than consult us.

But before we tell you how we can help let's be clear on a couple of points. We are not running a travel agency. Neither are we producing a travel guide to countries abroad. There are in existence a number of highly experienced organisations which are much better qualified to help you decide where to go and how to get there. In addition, most countries which seek to encourage the tourist trade have official bureaux in London (some of them are listed on page 31) and you'll find admirable guides for practically every country from Austria to Zanzibar in any good bookshop.

EVERYBODY WELCOME

Our main concern is with the financial side of your journey and here we must make a very important point: you do NOT have to have an account at the Midland Bank or any other bank in order to make use of many of the services which we are going to describe. They are available to everyone who will find them helpful. Some of these services can go into action long before you set out on your journey. We can, for example, get your passport for you – though we would ask that you don't leave your

instructions to the last minute as passports take a little time to get. We can also make advance payments from this country for things like hotel reservations, sight-seeing tours and festival bookings – although such payments must now come out of what is called your "travel allowance". This is unfortunately not a gift from the Government but a limitation placed by the authorities on the amount of money which you may spend abroad during each travel year, extending from 1st November to 31st October. Each person, man, woman and child, is at present allowed £50 of foreign travel funds. To this you may add, if you are taking your car, a further sum of £25 to cover running expenses abroad. For motor cycles, the allowance is £15. But these additional allowances may only be obtained once during any travel year.

You are also allowed to take out of the country £15 in English money, or the equivalent in other Sterling Area currency notes. Although the British authorities will allow such notes to be exchanged abroad for foreign currency, this should only be used for expenses incurred during your outward or return journey.

Your £50 allowance is not, alas, all spending money, since the cost of your accommodation has also to be taken into account. This means that if you are booking your holiday through a travel agency you will notice they usually refer in their brochures to the "V" Form content of a particular holiday. This amount has to be deducted from the basic £50, leaving only the balance for spending money. If you are asked for a "V" Form for a particular amount we can supply it, but it has to be treated as part of your allowance.

Each issue of travel allowance (including "V" Form amounts) is recorded in the back of your passport as a control on how much you have had during the year. If you *do* have any foreign funds left on your return they should be recorded in your passport by the bank when you pay the money back.

Just one word of warning. Sums approved for travel must not be used for other purposes and, in particular, the British authorities are insistent that you shall not use them to place a deposit on a castle in Spain or other desirable residential property.

At this point we should mention that for a holiday in one of the Scheduled Territories (the official title of the Sterling Area) you may take as much money with you as you please. This area basically comprises all the countries of the British Commonwealth (except Canada and Rhodesia) and the Irish Republic. It also includes a few non-British countries such as Libya, Iceland, and the Kingdom of Jordan. Although many of the Sterling Area countries are rather too far away for the normal tourist, one or two are within reasonable travelling time and the attractions of a holiday in the Scheduled Territories should not be overlooked.

Once you have decided how much you wish to take with you, our local branch will make the money available in whatever way suits you best. Obviously you will want some of the local currency to meet your immediate needs on arrival, and you may perhaps be thinking you should take all your money in this form. After all, it's the only kind you can spend. There are, however, two very good reasons against doing this: it is not a very safe way to carry money; and it may well be illegal. Let us explain.

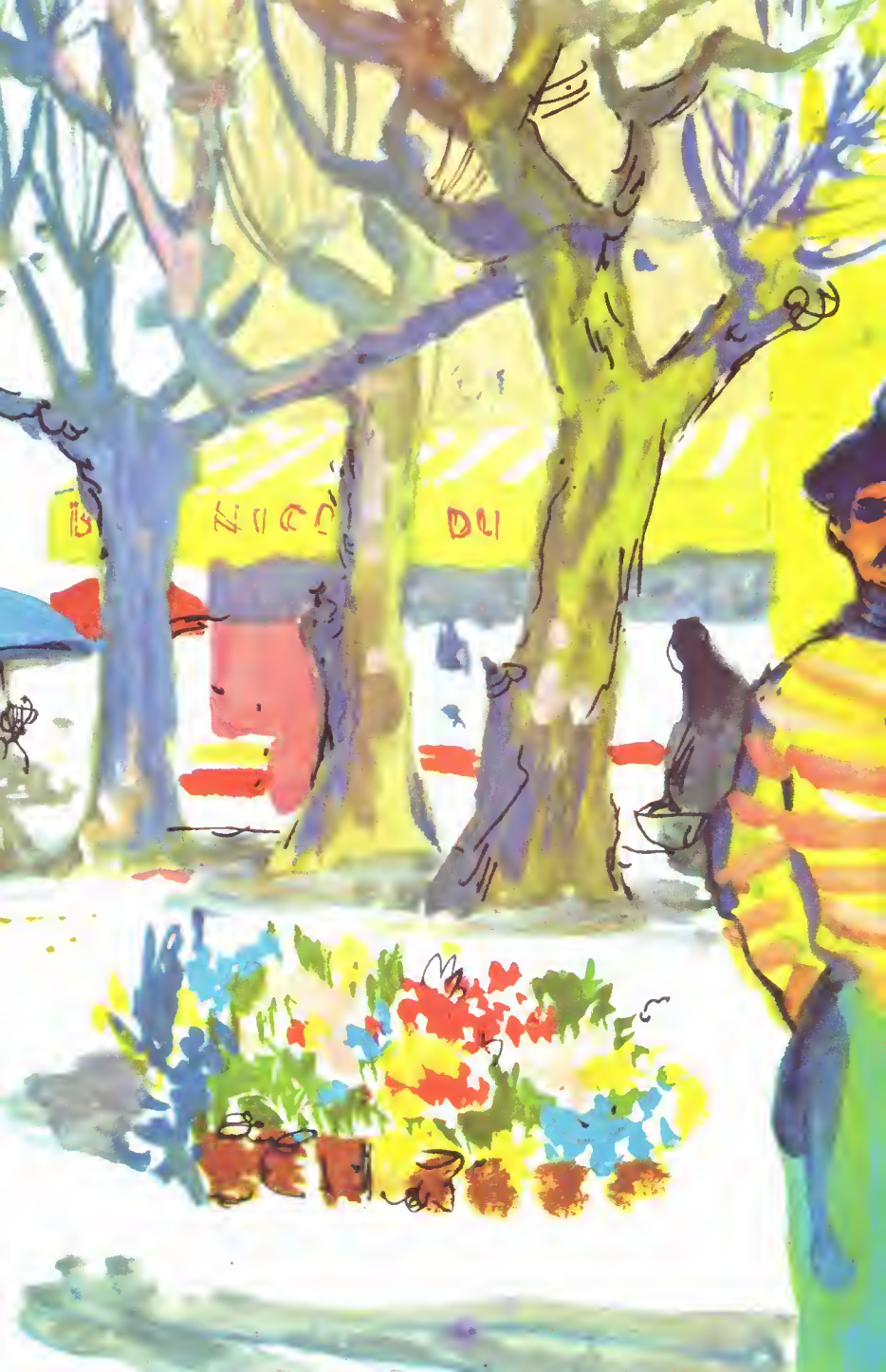
RIGHT SIDE OF THE LAW

Even when you have carefully observed all the requirements of our Exchange Control Authorities, the position is complicated by the attitude of their counterparts in other countries. These people have varying ideas about the amounts of their own money which can be brought into their own countries; and so a position arises in which you can quite legally take £50 of foreign notes out of THIS country, but you may not be able to take anything like that amount into the country where they actually circulate.

But – *nil desperandum!* Leave everything to us and we will see you through. We will arrange your money in such a way that it wholly meets your needs and, at the same time, satisfies the local authority's legal requirements – which means, of course, that we must provide you with some other (and safer) way to carry that part of your money which you cannot take in local currency.

There are several ways in which this can be done. We can send funds to a local bank, to be held there for your disposal. We can arrange for a local bank to cash your own cheques. In days gone by it was customary to use circular letters of credit (which aren't 'circular' at all), particularly if you were making, say, the Grand Tour of Europe, and these special letters of credit are still available for travellers who need them.

Of course if you are visiting a country in the Scheduled Territories you may, on the strength of your Midland Bank Group Cheque Card, cash your cheques without prior arrangement for equivalent amounts of up to £30 at any one time at most of the main banks. Unfortunately exchange control regulations at present preclude the use of your Cheque Card outside the Scheduled Territories.



THEY LIKE *THIS* MONEY

There is no doubt that the best, the safest, the most popular way is, however, by means of Midland Bank Travellers Cheques. Indeed this very convenient form of money might almost be called an international currency, for our Travellers Cheques can be made valid in every country visited by tourists. They are particularly useful when your journey takes you into several different countries because they are accepted by banks all over the world for exchange into local currency. They can be used at most hotels and at many big shops abroad and even (though this, of course, may not interest *you*) in some of the fashionable night-clubs.

Clearly then, the best way to carry your money is to take enough local currency for immediate needs and the balance in Midland Bank Travellers Cheques. These can be purchased at any of our branches in denominations of £2, £5, £10, £20 and £50. Their value in terms of foreign currency will, of course, depend upon the rate of exchange for the country concerned at the time of your visit but, as a guide, we give on pages 24 to 25 some examples of the approximate rates for various currencies at the time of going to press. It is, perhaps, only fair to point out that if you cash your Travellers Cheques elsewhere than at a bank the rate of exchange may be sometimes less favourable.

READY FOR THE RETURN

As already mentioned, you are allowed to take out of this country up to £15 per person in English notes (a reasonable amount of loose change in your pocket does not count). The British authorities will now allow you to change these notes for foreign currency while you are abroad and a little English money may be useful for your incidental expenses while travelling in a British ship or plane. But the main reason for this allowance is that a fatherly legislature does not want you to arrive back in this country with two French francs and a 5-peseta note to meet the just demands of the Customs Officer and the cost of a possible 200-mile journey between the port

of arrival and home. If you feel you must have more than £15 in English money, you should take it in Midland Bank Travellers Cheques payable only in the Sterling Area (which, of course, includes the United Kingdom).

Then you'd be perfectly all right – and sitting really pretty, if, on your return home, you were bringing expensive items on which (however reluctantly) you had to pay customs duty.

Well – there you are. Between us, we've complied with all the regulations and you're all set (at least, so far as money is concerned) to start off on your travels. And we'd like very much to be able to say that you'll have no more financial problems to worry about. But alas . . .

FINAL FLING

The Exchange Control of the country you are visiting (which, you remember, set a limit to the amount of money you could take in) may – as a last despairing reminder of its existence – set another limit to the amount you may bring out. But this time you are forewarned. You are carrying (we trust!) our folder "Notes on Currency and Foreign Travel", already referred to, and this will make all the requirements clear.

A careful study of this invaluable publication will also help you to avoid another pitfall – that of bringing out unsaleable notes. For the foreign money you bring home isn't necessarily a dead loss, provided you observe the regulations. We will buy back from you all unused Travellers Cheques and most foreign notes. But we are law-abiding folk at the Midland Bank and though it hurts us to refuse, we cannot buy prohibited foreign notes – not even from you – because we ourselves would not be able to dispose of them. So study our folder before you leave! Incidentally, it is advisable not to bring back quantities of foreign *coins*. The exchange rates for them are usually much less favourable than for notes. When you sell your surplus travel funds back to the Bank we will make an appropriate entry in your passport in red ink.

WHERE TO FIND US

All the services we have been talking about can be obtained at any of our 2,670 branches in England and Wales. But, if you propose to travel by air, you may like to know that we have special branches at London and Manchester Airports and at Victoria Air Terminal, London, S.W.1, while our affiliated bank – Clydesdale Bank Limited – has a branch at Prestwick. These airport branches are open for much longer hours than our ordinary branches and the London Airport offices are also open on Sundays and Bank Holidays. For sea travellers, the Midland has an office at Ocean Terminal and New Terminal, Southampton, as well as branches on board the great Cunard liner *Queen Elizabeth.*

These branches provide all the usual services for travellers, and their staffs can often help to smooth over some of the minor difficulties of travel. They may, for example, be able to help you in sending or receiving last-minute messages. If, on your outward journey, you arrive at the airport carrying more than £15 in English money (see page 17), you needn't feel that you must (a) give away the excess, or (b) commit the horrible crime of taking it with you. Simply leave the 'un-exportable surplus' at our branch. You'll get it back all right when you return – not, however, from the airport office but from your own branch, or if you have no banking account, then from the Midland Bank branch nearest your home.

HOLDING THE FORT FOR YOU

Even when you are abroad you need not feel completely cut off from Midland Bank service. We have agents in most towns of importance throughout the world and they are usually willing to give you help where possible–as, for example, by sending an authenticated message to us if half-way through your holiday it becomes necessary to call up financial reinforcements and you still have a margin on your travel allowance. While you are away we can go on working for you at home by taking care of your valuables or undertaking necessary payments, such as mortgage repayments, insurance and even the jobbing gardener's wages. We're a helpful lot at the Midland!

And that, we think, is about all.

We have tried in these pages to give you some idea of the present-day position in regard to money for your travels. In a booklet such as this it is only possible to give you the general picture as it exists at the time of going to press. It is, however, easy to fill in the details. Enquiry at any of our branches will produce promptly all the information you may need in connection with your own personal plans and we hope you will regard this as an open invitation to come and see us whenever you think of going abroad.

POSTSCRIPT

On an earlier page we made a brief but modest reference to our characteristic helpfulness. We now give you a further demonstration of this admirable trait. The information on the following pages will do nothing at all for us, but it may well do something for you since it includes the answers to many of the problems which are apt to arise when you are abroad. We hope you'll find it useful.

Bon Voyage!

FOREIGN CURRENCIES AND

COUNTRY	CURRENCY	£ EQUALS	Approximate Equivalents			
			AMOUNT	£ s. d.	AMOUNT	£ s. d.
AUSTRIA	SCHILLING = 100 GROSCHEN	SCHILLINGS 62.35	SCH. 2	8	SCH. 5	1. 7
BELGIUM	FRANC = 100 CENTIMES	FRANCS 119.25	FR. 1	2	FR. 5	10
CANADA	DOLLAR = 100 CENTS	DOLLARS 2.61	$1	7. 8	$2	15. 4
DENMARK	KRONE = 100 ORE	KRONER 17.96	KR. 1	1. 1	KR. 2	2. 3
FRANCE	FRANC = 100 CENTIMES	FRANCS 11.87	F. 1	1. 8	F. 2	3. 5
FEDERAL REPUBLIC OF WESTERN GERMANY	DEUTSCHE MARK = 100 PFENNIG	DEUTSCHE MARKS 9.63	DM. 1	2. 1	DM. 2	4. 2
GREECE	DRACHMA = 100 LEPTA	DRACHMA 72.00	DCH. 1	3	DCH. 5	1. 5
HOLLAND	FLORIN (OR GULDEN) = 100 CENTS	FLORINS 8.68	FL. 1	2. 3	FL. 10	1. 3. 0
ITALY	LIRA = 100 CENTESIMI	LIRE 1505	LIRE 5	1	LIRE 50	8
NORWAY	KRONE = 100 ORE	KRONER 17.21	KR. 1	1. 2	KR. 2	2. 4
PORTUGAL	ESCUDO (ESC. 1$00) = 100 CENTAVOS	ESCUDOS 68.90	ESC. 1$00	4	ESC. 5$00	1. 5
SPAIN	PESETA = 100 CENTIMOS	PESETAS 167.60	PTA. 1	1	PTAS. 5	7
SWEDEN	KRONA = 100 ORE	KRONOR 12.44	KR. 1	1. 7	KR. 2	3. 2
SWITZERLAND	FRANC = 100 CENTIMES	FRANCS 10.47	FR. 1	1.11	FR. 2	3. 10
U.S.A.	DOLLAR = 100 CENTS	DOLLARS 2.41	$1	8. 3	$2	16. 7
YUGOSLAVIA	NEW DINAR = 100 PARAS	DINARS 30.00	DIN. 1	8	DIN. 2	1. 4

EQUIVALENTS

(The Rates of Exchange and equivalents quoted below are approximate as at February, 1968 and are for your guidance only.)

in Sterling of coins and notes in current circulation							
AMOUNT	£ s. d.	AMOUNT	£ s. d.	AMOUNT	£ s. d.	AMOUNT	£ s. d.
SCH. 10	3. 2	SCH. 20	6. 5	SCH. 50	16. 0	SCH. 100	1.12. 1
FR. 20	3. 4	FR. 50	8. 4	FR. 100	16. 8	FR. 500	4. 3. 6
$5	1.18. 5	$10	3.16.11	$50	19. 3. 1	$100	38. 6. 3
KR. 5	5. 5	KR. 10	11. 2	KR. 50	2.15. 9	KR. 100	5.11. 4
F. 5	8. 6	F. 10	16.11	F. 50	4. 4. 3	F. 100	8. 8. 6
DM. 5	10. 5	DM. 10	1. 0.10	DM. 20	2. 1. 6	DM. 50	5. 3.10
DCH. 50	13.11	DCH. 100	1. 7. 9	DCH. 500	6.18.11	DCH. 1000	13. 17. 9
FL. 20	2. 6. 0	FL. 25	2.17. 7	FL. 50	5.15. 2	FL. 100	11. 10. 5
LIRE 100	1. 4	LIRE 500	6. 8	LIRE 1000	13. 3	LIRE 5000	3. 6. 5
KR. 5	5.10	KR. 10	11. 8	KR. 50	2.18. 1	KR. 100	5.16. 2
ESC. 20$00	5.10	ESC. 50$00	14. 6	ESC. 100$00	1. 9. 1	ESC. 500$00	7. 5. 7
PTAS. 25	3. 0	PTAS. 50	6. 0	PTAS. 100	12. 0	PTAS. 500	2.19. 8
KR. 5	8. 0	KR. 10	16. 1	KR. 50	4. 0. 4	KR. 100	8. 0. 9
FR. 5	9. 4	FR. 20	1.18. 2	FR. 50	4.15. 6	FR. 100	9.11. 0
$5	2. 1. 6	$10	4. 3. 0	$50	20.14.11	$100	41. 9.11
DIN. 5	3. 4	DIN. 10	6. 8	DIN. 50	1.13. 4	DIN. 100	3. 6. 8

VITAL STATISTICS!

The numbers 40-25-34 may conjure up visions of an attractive female figure, but to the more staid officials of the Midland Bank they represent the national cheque Sorting Code Number of one of our branches in Jersey. This factual information will probably be of not the slightest value to you, even if you are on holiday in the Channel Islands, but if you should be thinking of a present for your wife or some other deserving female you may find the following tables of equivalents useful in avoiding a serious under- or over-estimate of vital statistics. But do remember figures can lie and these equivalents are approximate only:

STOCKINGS						
British:	8	8½	9	9½	10	10½
Continental:	0	1	2	3	4	5
SHOES						
British:	4	5	6	7	8	9
Continental:	37	38	39	41	42	43
DRESSES (Teenagers)						
British:	32	33	35	36	38	39
Continental:	38	40	42	44	46	48
DRESSES (Women)						
British:	36	38	40	42	44	46
Continental:	42	44	46	48	50	52

Glove sizes are the same in most countries and, for the mere male:

HATS						
British:		6½	6¾	7	7¼	7½
Continental:		53	55	57	59	61
SOCKS						
British:		9½	10	10½	11	11½
Continental:		38–39	39–40	40–41	41–42	42–43
SHIRTS						
British:	14½	15	15½	16	16½	17
Continental:	37	38	39	41	42	43
SHOES						
British:	6	7	8	9	10	11
Continental:	39	41	42	43	44	45

OTHER STATISTICS

The following equivalents may also come in handy while you are abroad:

FOR THE MOTORIST

English gallons	**1**	1·1	**2**	2·2	**4**	4·4	**6**	6·6	8·8	**10**
Litres	4·5	**5**	9·1	**10**	18·2	**20**	27·3	**30**	**40**	45·5
Miles	·6	**1**	1·2	**2**	3·1	**5**	6·2	**10**	**31**	**50**
Kilometres	**1**	1·6	**2**	3·2	**5**	**8**	**10**	16·1	**50**	80·5
Pounds per sq. inch	25		28		30		35		40	
Kilos per sq. cm.	1·76		1·97		2·18		2·46		2·81	

TEMPERATURES

Fahrenheit	32°	60°	70°	80°	98·4°	212°
Centigrade	0°	16°	21°	27°	37°	100°

OTHER EQUIVALENTS

1 metre = 1·09 yards 1 yard = 91·4 cms.	1 kilogram = 2·2 lbs 1 lb = 454 grams
1 hectare = 2·47 acres 1 acre = 4040 sq. metres	1 litre = 1·8 pints 1 pint = ·57 litre

SOME USEFUL INFORMATION

COUNTRY	INTERNATIONAL DRIVING PERMIT REQUIRED (Cars registered in Great Britain)	MINIMUM POSTAL RATES TO U.K.		
		LETTERS	POSTCARDS	
			ORDINARY	GREETINGS (Max. 5 words)
AUSTRIA	No	Sch. 3.50†	Sch. 2.00†	*Sch. 1.40
BELGIUM	No	Fr. 6	Fr. 3.50	*Fr. 1.50
CANADA	Not for first 90 days	*5 cents	*4 cents	4 cents
DENMARK	No	Ore 90	Ore 50	*Ore 25
FRANCE	No	Cmes. 60	Cmes. 40	*Cmes. 25
FEDERAL REPUBLIC OF WESTERN GERMANY	No	Pfg. 50	Pfg. 30	*Pfg. 20
HOLLAND	No	Cents 45	Cents 25	*Cents 12
ITALY	No	*Lire 90	*Lire 55	*Lire 20
NORWAY	No	Ore 90	Ore 55	*Ore 35
PORTUGAL	No	*Esc. 2.50	*Esc. 1.50	*Esc. 1.20
SPAIN	Yes	Ptas. 6	Ptas. 3.50	*Pta. 1
SWEDEN	No	Ore 70	Ore 40	*Ore 30
SWITZERLAND	No	Cmes. 50	Cmes. 30	*Cmes. 20
UNITED STATES	No	*13 cents	*8 cents	*6 cents
YUGOSLAVIA	No	*Paras. 85	*Paras. 50	*Paras 35

*An additional charge is made for Air Mail.

†Letters and postcards weighing over 2 oz. are charged an additional fee for air mail.

Ask the Local Post Office abroad to confirm that these rates remain unchanged.

PASSPORTS are required for leaving and entering all these countries. (Special facilities are available for day trips to France.)
VISAS are not required for entering the countries listed on page 29 except for United States of America and Yugoslavia.
RULE OF ROAD. Cars drive on right-hand side of road in all countries listed overleaf.
LOCAL TIME. All the European countries mentioned on the previous page, except Portugal, are in the same time zone as British Standard Time. There are five time zones in Canada, ranging from 5 hours behind B.S.T. in the East to 9 hours behind in the West. There are four time zones in the United States, ranging from 6 hours behind B.S.T. in the East to 9 hours behind in the West. Several countries adopt Summer Time and allowance should be made accordingly.

BANKING HOURS ABROAD

In many countries banking hours vary from place to place and from season to season. Very often there is a midday break of from one to three hours and sometimes the banks do not open in the afternoon or on Saturdays. Hence it is not possible to give comprehensive details for each country.

It would be well also to ascertain the dates of religious festivals and national celebrations, since banks are generally closed for these events, and probably on the preceding afternoons.

Even when banks are closed for ordinary business special arrangements are sometimes made to provide cash for tourists.

To avoid possible inconvenience it is recommended that you plan your banking arrangements for mornings, other than Saturdays.

Many hotels will accept Midland Bank Travellers Cheques in payment of accounts.

OFFICIAL TOURIST BUREAUX IN LONDON

AUSTRIA	*Austrian State Tourist Department, 16 Conduit St., W.1*
BELGIUM	*Belgian National Tourist Office, 66 Haymarket, S.W.1*
CANADA	*Canadian Government Travel Bureau, 19 Cockspur St., S.W.1*
DENMARK	*Danish National Travel Association, 169 Regent St., W.1*
FRANCE	*French Government Tourist Office, 178 Piccadilly, W.1*
GERMANY	*German Tourist Information Bureau, 61 Conduit St., W.1*
HOLLAND	*Netherlands National Tourist Office, (ANVV) 38 Hyde Park Gate, S.W.7*
IRELAND, REPUBLIC OF	*Irish Tourist Office, 150 New Bond St., W.1*
ITALY	*Italian State Tourist Office (ENIT), 201 Regent St., W.1*
NORWAY	*Norwegian National Tourist Office, 20 Pall Mall, S.W.1*
PORTUGAL	*Casa de Portugal, 20 Lower Regent St., S.W.1*
SPAIN	*Spanish National Tourist Office, 70 Jermyn St., S.W.1*
SWEDEN	*Swedish National Travel Association, 52/53 Conduit St., W.1*
SWITZERLAND	*Swiss National Tourist Office, 1 New Coventry St., W.1*
UNITED STATES OF AMERICA	*United States Travel Service, 10 Vigo St., W.1*
YUGOSLAVIA	*Yugoslav National Tourist Office, 143 Regent St., W.1*

SOME BRITISH CONSULAR OFFICES

AUSTRIA	*Vienna: 8 Wallnerstrasse, 1*
BELGIUM	*Brussels: Britannia House, 11th Floor, 28 Rue Joseph 11, Brussels 4*
CANADA	*Ottawa: Office of the High Commissioner of the United Kingdom, 80 Elgin St.*
DENMARK	*Copenhagen: 38-40 Kastelsvej*
FRANCE	*Paris: 35 Rue du Faubourg St. Honoré*
GERMANY	*Frankfurt-Main: 47 Zeppelin Allee*
HOLLAND	*Amsterdam: 460 Heerengracht*
IRELAND, REPUBLIC OF	*Dublin: British Embassy, 39 Merrion Square*
ITALY	*Rome: 12 Piazza di Spagna*
NORWAY	*Oslo: 8 Thomas Heftyes Gate*
PORTUGAL	*Lisbon: 37 Rua. S. Domingos a Lapa*
SPAIN	*Madrid: Calle de Fernando el Santo 16*
SWEDEN	*Stockholm: Skarpogatan 8*
SWITZERLAND	*Berne: Thunstrasse 50*
UNITED STATES OF AMERICA	*Washington, D.C.: British Embassy, 3100 Massachusetts Avenue*
YUGOSLAVIA	*Belgrade: Ulica Generale Zdandva*

In each country there are consular offices in other principal cities.

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THE JOYS OF TRAVEL

The Joys of Travel

Midland Bank Limited

The Joys of Travel

By

JOHN THE MILLIONAIRE HAS HIS FIRST TRIP
ABROAD

Illustrations by Charles Whitney

Midland Bank Limited

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[illegible] WELCOME!

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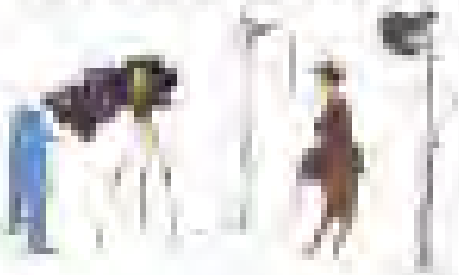
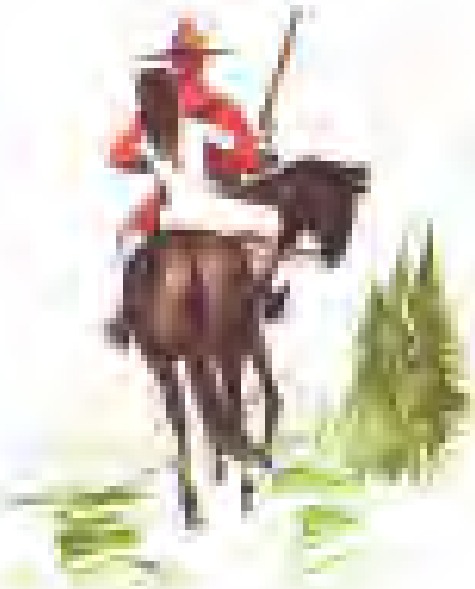
EVERYBODY WELCOME

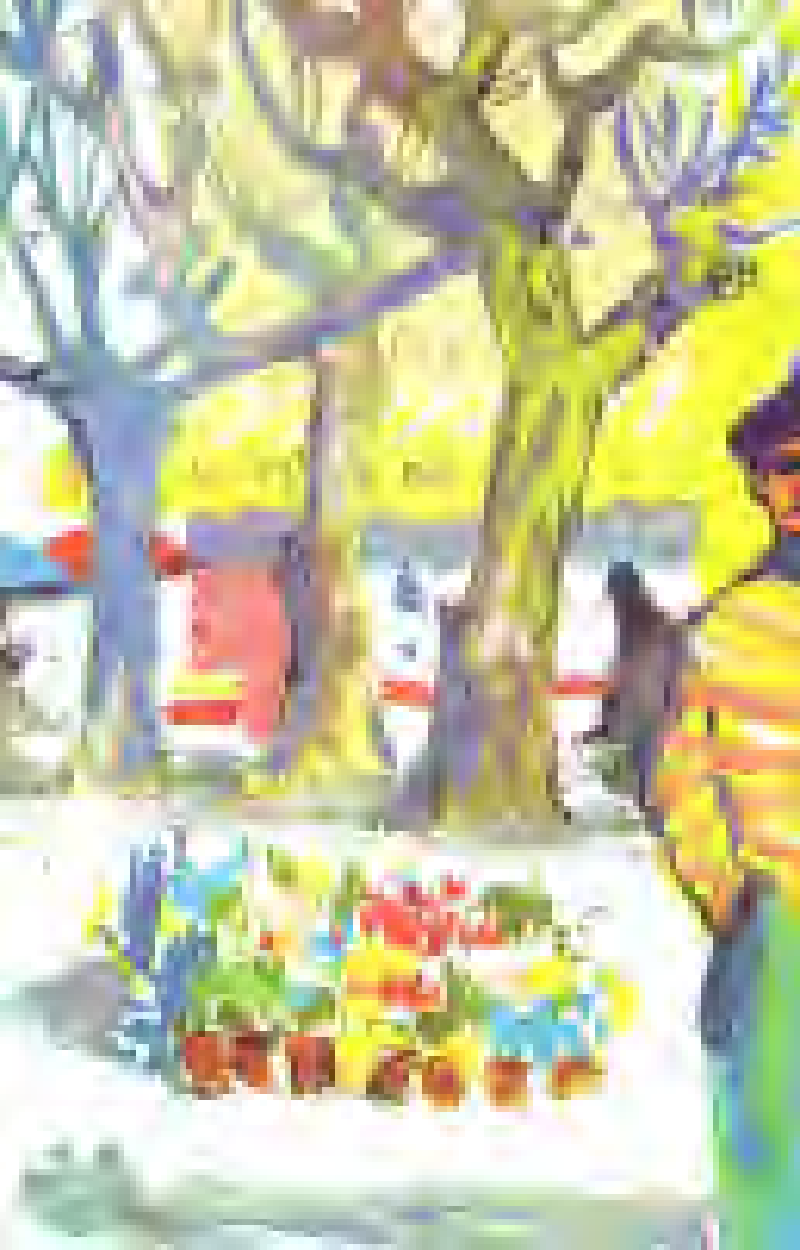


SLEEPY SIDE OF THE LAKE



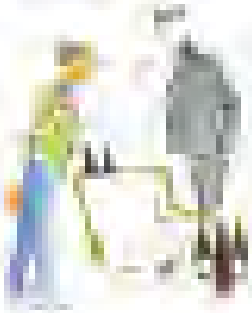
RIGHT SIDE OF THE LAW

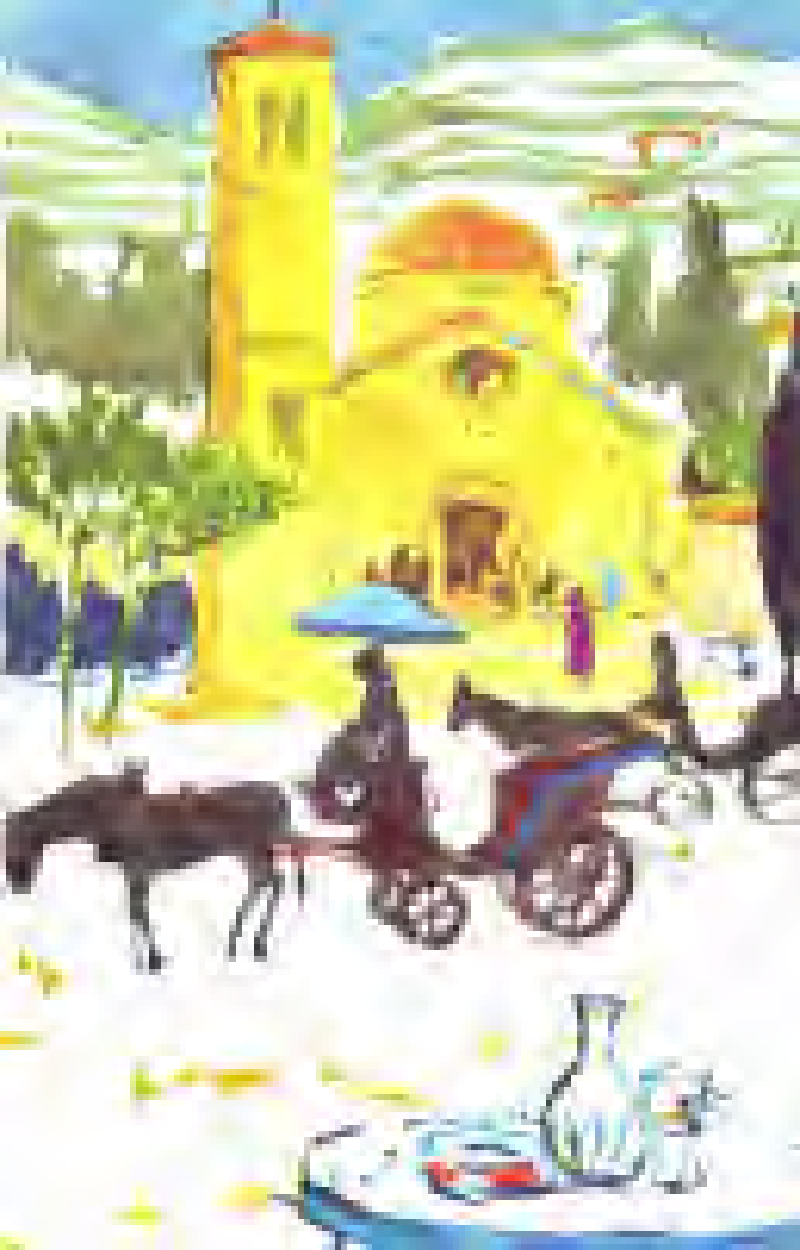
"TAKE LIKE THE BIRDS"



THEY LIVE THIS WORRY

READY FOR THE REVIVAL





READY FOR THE RETURN

FINAL FLING

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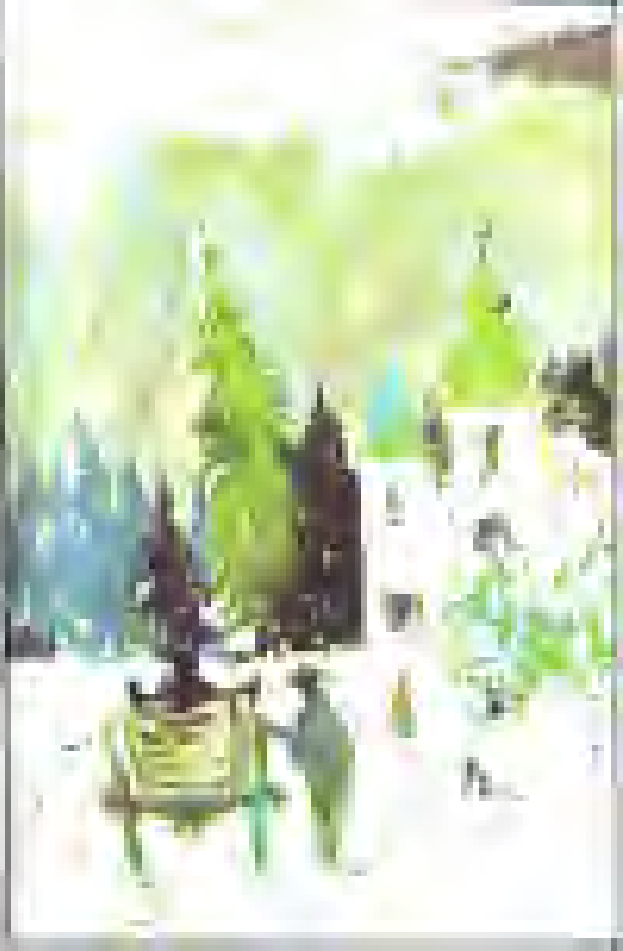
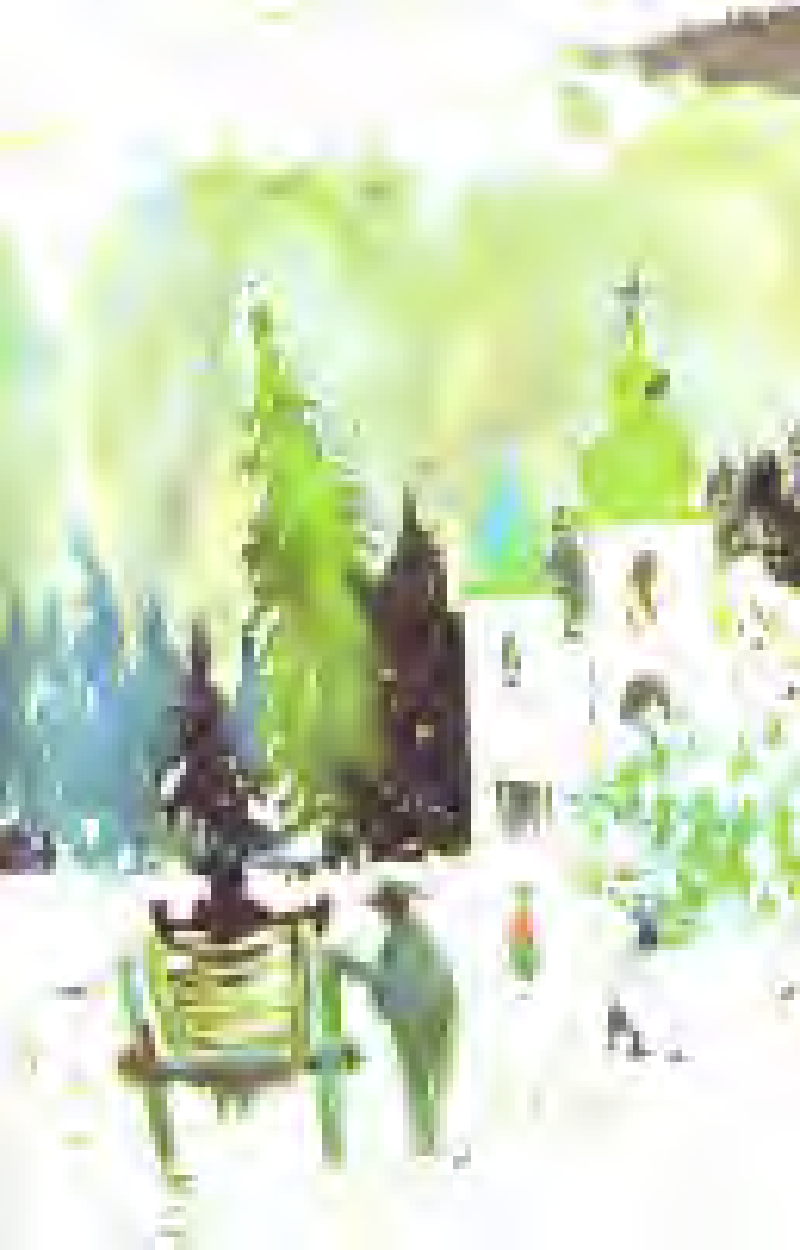


WHERE TO FIND US



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HOLDING THE FORT FOR YOU

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POSTSCRIPT

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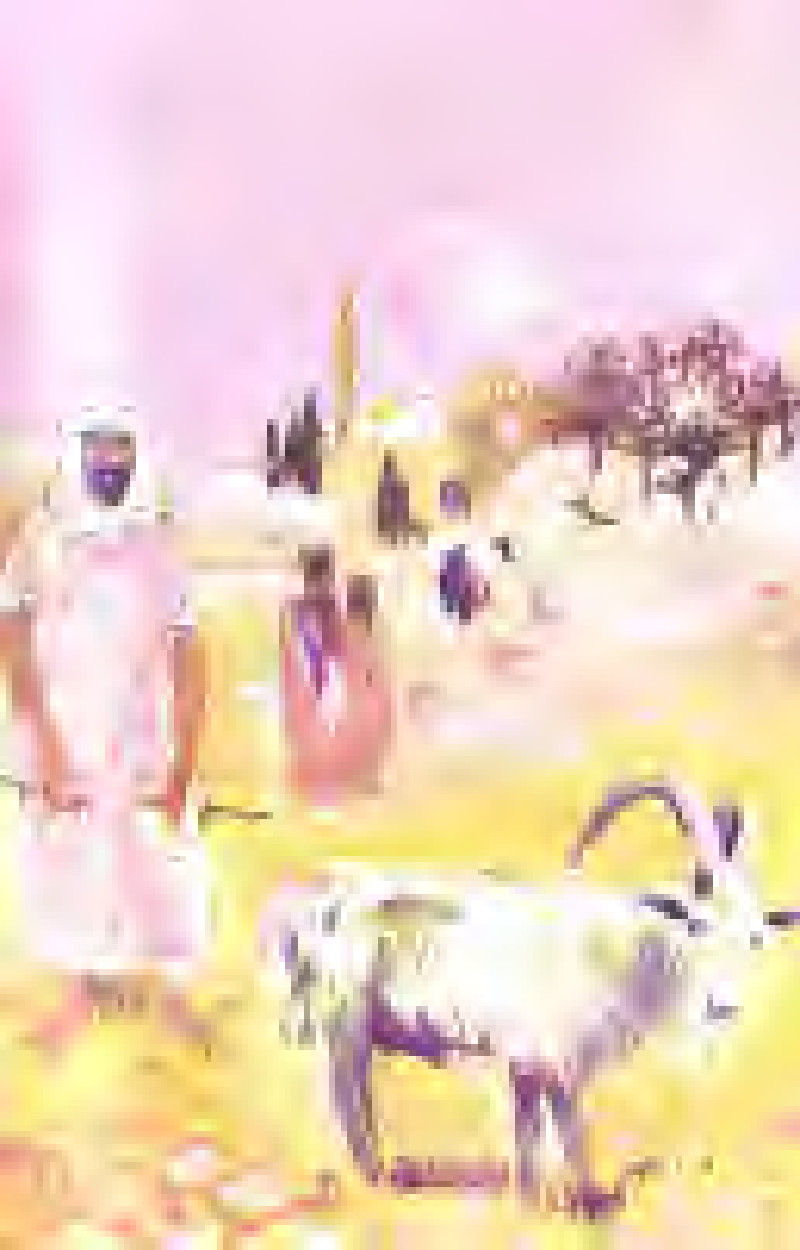
Ben Hopson!



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LITAL INTERACTION

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FOR THE MOTORIST

[illegible]

TEMPERATURES

[illegible]

OTHER EQUIVALENTS

[illegible]

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[illegible] PHARMACY DISPENSARIES IN URBANA

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